Health cess for poor people

2293. SHRI A. VIJAYARAGHAVAN: Will the Minister of FINANCE be pleased to state:

(a) whether there is any proposal during the year 2005-06 for levying health cess to fund the health care needs of the poor in the country,

(b) if so, details of the above proposal, including the action taken thereon;

(c) the total percentage of GDP spent for health as on toady; and

(d) the details of prposal if any, to increase the percentage of GDP spent for health?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) to (d) The information is being collected and will be laid on the Table of the House.

Innovative schemes by insurance companies

2294. SHRI E.M. SUDARSANA NATCHIAPPAN: Will the Minister of FINANCE be pleased to state:

(a) whether any innovative schemes have been introduced by Government owned insurance companies to meet the challenges posed by the private insurance companies;

(b) if so, the details thereof; and

(c) if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) to (c) Introduction of innovative schemes is a continuous process with the public sector insurance companies and new products are launched on a regular basis to satisfy the changing needs of different types of customers.

Names of the new schemes introduced by the public sector insurance companies with their brief contents are given below:-

Life Insurance Corporation of India (LIC):

(1) Bima Gold with money back facility,

(2) Jeevan Plus- a unit linked whole life plan,

(3) Bima Bachat-a single premium money back plan, and

(4) Amulya Jeevan-key man insurance for high-end customers.

National Insurance Company:

(1) Critical Illness Policy covering major illnesses,

(2) NRI Accident Policy; and

(3) Niwas Yojana Policy for financiers and the loanee owners.

Oriental Insurance Company:

(1) Office Umbrella Policy for offices of travel agents and professionals; and

(2) Nagrik Suraksha Policy covering accidental injuries and medical expenses.

New India Assurance Company :

(1) Rasta Apatti Kavach covering personal accident benefits and medical expenses.

(2) Suhana Safar Policy for domestic travelers,

(3) Credit Shield Policy covering credit risks of corporate clients, and

(4) Golfers Indemnity Insurance Policy covering personal accident risks and golf kit Schemes.

United India Insurance Company :

(1) Dukan Mitra Policy for the benefit of smaller establishments,

(2) Mother Teresa Women and Children Policy covering security in case of death of husband/death of unmarried women and security to the children in case of death of parents for a sum insured of Rs. 25,000/-.

Allocation of funds for Natural Calamities

2295. SHRI E.M. SUDARSANA NATCHIAPPAN: Will the Minister of FINANCE be pleased to state:

(a) whether there is any proposal to allocate a certain definite sum of money under a special head to meet the expenses in case of natural calamities like floods, droughts etc. in the country;

(b) if so, the details thereof; and

(c) if not, the reasons therefore?